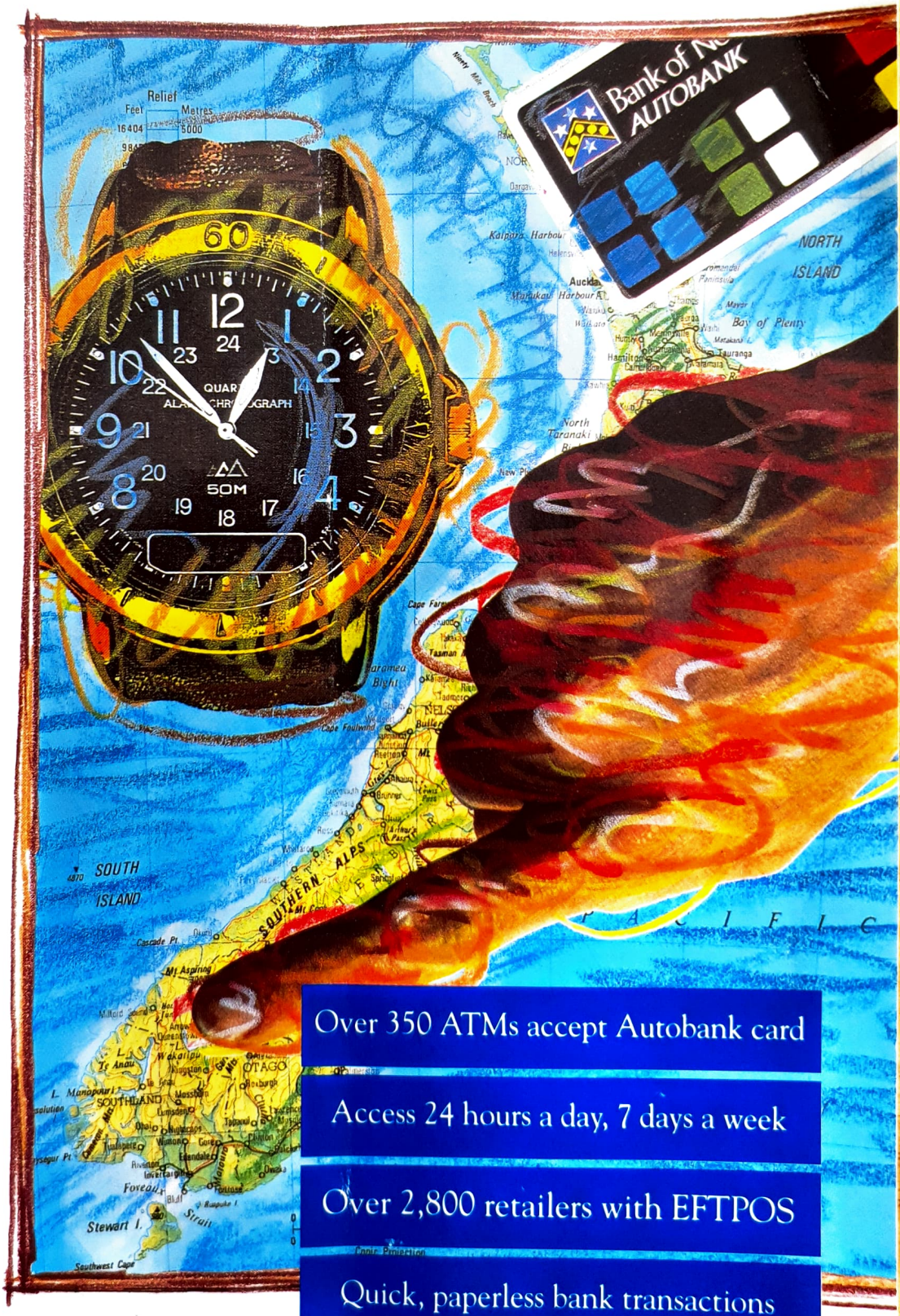
Autobank

Freedom at your fingertips



Over 350 ATMs accept Autobank card

Access 24 hours a day, 7 days a week

Over 2,800 retailers with EFTPOS

Quick, paperless bank transactions

Bank of New Zealand

Freedom at your fingertips.

24 hours a day, seven days a week, and throughout New Zealand, you can use your Autobank card to make your daily finances easy, safe and convenient.

Your Autobank card is the key that lets you - and only you - have access to your Bank of New Zealand accounts.

- *Getting a card normally takes just a few days*
- *More choices with running your finances*
- *Less need to carry cheque books or cash*
- *Visit the bank as often - or as infrequently - as you choose*
- *Less bulk, less chance of losing money*
- *Use it at any Bank of New Zealand teller counter*

Autobank's Nationwide ATM Network

You can use your Autobank card at an Autobank ATM 24 hours a day, seven days a week. Handybank, Cashpoint and Night and Day automatic teller machines are also available to Autobank cardholders. More than 350 Automatic Teller Machines (ATMs) throughout the country will accept your Autobank card.

Autobank

Night & Day

Cashpoint

Handybank

You choose

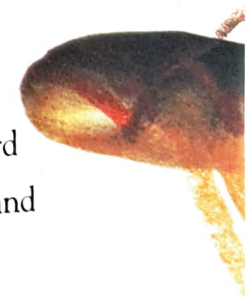
The average Autobank transaction, say to withdraw cash or order a new cheque book to be sent to you, takes less than one minute. You choose when and where is most convenient to perform your transaction.

Access to your Bank of New Zealand accounts.

You can access the following services by using your Autobank card at an ATM.

Cash	FastCash	Transfer From	Transfer To	Deposit**	Cheque Book Required*	Statement Required*	Account Balance
Cheque							
✔	✔	✔	✔	✔	✔	✔	✔
AutoAccess							
✔	✔	✔	✔	✔	✘	✔	✔
Autocall							
✘	✘	✔	✔	✔	✘	✔	✔
Autosave							
✘	✘	✘	✔	✔	✘	✔	✔
Savings							
✘	✘	✘	✔	✔	✘	✔	✔
Revolving Credit							
✔	✘	✔	✔	✔	✘	✔	✔
Mortgage One							
✔	✘	✔	✔	✔	✔	✔	✔

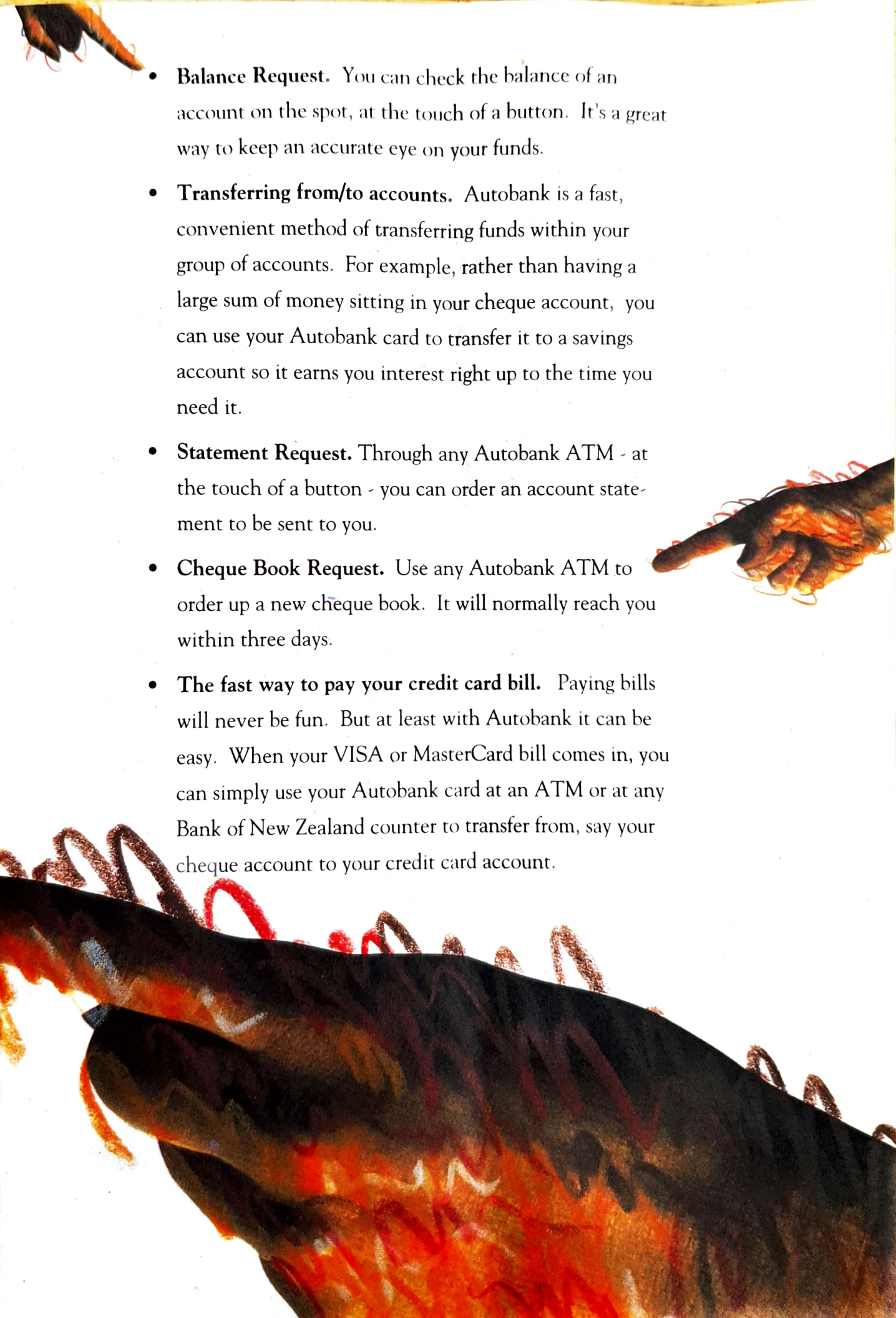
* *Only Autobank machines can be used to access these services.*
** *This service is only available through selected Autobank ATMs.*



- **Cash withdrawals.** People who have an Autobank card say it's their preferred way of withdrawing cash inside and outside the branch. Most ATMs offer a "Fast Cash" option too, quickly providing cash from your pre-selected account.

  It's convenient. It's Autobank.

- **Balance Request.** You can check the balance of an account on the spot, at the touch of a button. It's a great way to keep an accurate eye on your funds.
- **Transferring from/to accounts.** Autobank is a fast, convenient method of transferring funds within your group of accounts. For example, rather than having a large sum of money sitting in your cheque account, you can use your Autobank card to transfer it to a savings account so it earns you interest right up to the time you need it.
- **Statement Request.** Through any Autobank ATM - at the touch of a button - you can order an account statement to be sent to you.
- **Cheque Book Request.** Use any Autobank ATM to order up a new cheque book. It will normally reach you within three days.
- **The fast way to pay your credit card bill.** Paying bills will never be fun. But at least with Autobank it can be easy. When your VISA or MasterCard bill comes in, you can simply use your Autobank card at an ATM or at any Bank of New Zealand counter to transfer from, say your cheque account to your credit card account.



Inside the Bank.

Using your Autobank card at the counter gives you access to the full range of bank services - including those (such as withdrawing cash from an Autosave account) which are not available through an ATM.

Just hand your Autobank card to the teller who will explain everything you need to do. You can speed up your transactions without even putting pen to paper.

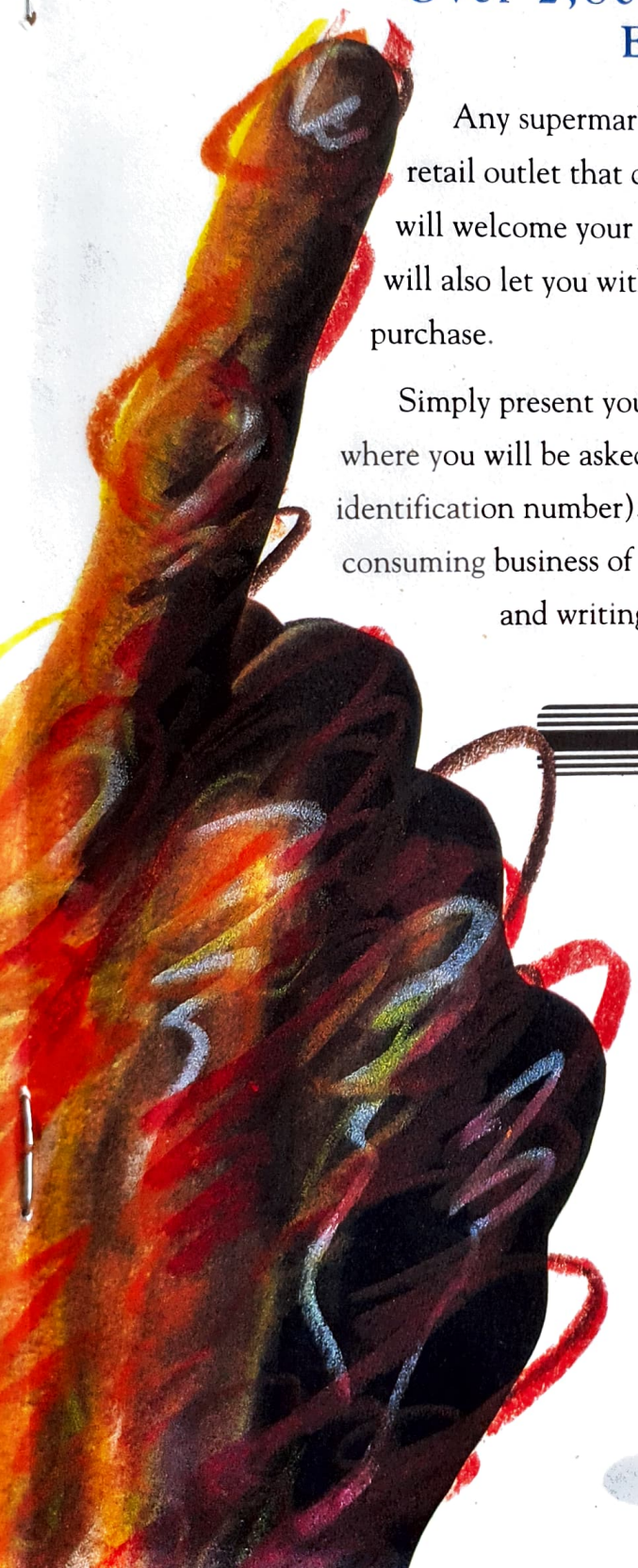
The personal touch with Autobank

One card can access all your accounts

Saves time

No forms to fill out

Machine printed receipts provided for you



Over 2,800 retailers with EFTPOS.

Any supermarket, service station or other retail outlet that displays the EFTPOS sign will welcome your Autobank card. Many outlets will also let you withdraw cash when making a purchase.

Simply present your card at the check-out, where you will be asked to tap in your PIN (personal identification number). This does away with the time-consuming business of writing cheques and producing and writing identification details.

eftpos

With your Autobank card, you may select either your cheque or Savings (AutoAccess) account to make an EFTPOS payment.

Getting a card is very easy.

1
Applying for an Autobank card should take less than five minutes.

Fill in the form at the back of this brochure and take it to any Bank of New Zealand branch. Remember to bring with you some identification, such as your passport.

You can have joint cards, say for you and your partner, that give you access to the same accounts. Just ask at the Bank.

2
Use the form to specify what accounts you would like included on the card.

These can include your cheque, AutoAccess, Visa, MasterCard and other accounts, such as Mortgage One or a Revolving Credit Account.

Later on, if you would like to add a new account to your Autobank card, just take your card into any branch of the Bank of New Zealand. It can be done on the spot.

3
You will receive the card by mail, normally within a few working days.

If you need a card urgently, this can normally be done on the spot. Most people prefer, however, to wait for a personalised card. This will be mailed to you.

4
Sign the card straight away.

5

PIN Select.

Once you have the card, call in to any branch of the Bank of New Zealand, with some identification, to choose your PIN (Personal Identification Number). This is a four-digit secret number which you key in every time you use the card. Your Autobank card is now ready to use.

If at any time you wish to change your PIN, you simply call into any branch of the Bank of New Zealand. It takes just a few moments to choose or change your PIN.

How much does Autobank cost?

Autobank card is provided free of charge to account holders. When you use the card, the normal transaction charges applicable to that account will apply.

Identification

Because your personalised Autobank card bears your name and signature, it also provides you with a handy piece of identification.

*A copy of the Bank's registered prospectus can be obtained from any branch of the Bank of New Zealand.

Personal service is the Bank of New Zealand's Number One priority.

Spread throughout our nationwide network is a banking team who will ensure, whether you live in the country's largest city or its smallest town, you can deal with a familiar face and receive professional support in your money management.

Whether the sums are great or small, our commitment is the same. To be the bank that goes the extra distance. The one that seeks to understand your needs beyond the simple mechanics of banking transactions.

To make your banking easier, more convenient, faster and more useful than ever, the Bank of New Zealand is introducing a range of new products and services.

Express Enquiries counters, community areas and Business Centres are appearing in some of our branches. Speak Out is another new service, the aim of which is to constantly upgrade the services we provide by encouraging you to rate our performance.

We want these changes to make dealing with Bank of New Zealand as simple and rewarding as possible.

The Bank of New Zealand is building for the future.

The Bank's future. ***Your future.*** The country's future.

Bank of New Zealand

For more information
or to apply for an Autobank card,
call into any branch of the
Bank of New Zealand.

Bank of New Zealand

Janine Alfeld
Outlet Manager - Merivale Service Centre

Bank of New Zealand
Merivale Service Centre
Papanui Road
Merivale Mall
P.O. Box 5068
Christchurch

Telephone: (03) 355-7720
Facsimile: (03) 352-2129
Dx: 16567B

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